

**UNITED STATES BANKRUPTCY COURT
DISTRICT of RHODE ISLAND**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/18/09 .

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott P. Frigon
327 Mason Street
Woonsocket, RI 02895

Debra L. Frigon
327 Mason Street
Woonsocket, RI 02895

Case Number:
1:09-bk-14501

Last Four digits of SSN/Taxpayer ID/Ein Nos.:
xxx-xx-4615
xxx-xx-3504

Attorney for Debtor(s) (name and address):

Robert A. Mitson
Mitson Law Associates
603 Park Avenue
Woonsocket, RI 02895
Telephone number: (401) 762-5900

Bankruptcy Trustee (name and address):

Thomas P. Quinn
McLaughlin & Quinn LLC
148 West River Street, Suite 1E
Providence, RI 02904
Telephone number: (401) 421-5115

Meeting of Creditors

Date: **December 16, 2009**

Time: **01:00 PM**

Location: **The Federal Center, 380 Westminster Street, 6th Floor Room 620, Providence, RI 02903**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 2/16/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditors with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

The Federal Center
380 Westminster Street
6th Floor
Providence, RI 02903
Telephone number: (401) 626-3100
www.rib.uscourts.gov

For the Court:

Clerk of the Bankruptcy Court:



Susan M. Thurston

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 11/19/09

EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditors with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Electronic Bankruptcy Noticing	Parties can now choose to receive all notices and attachments served by the clerk's office electronically instead of via US mail. For information on or how to register for this free service, contact the Bankruptcy Noticing Center at www.ebnuscourts.com .
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0103-1
Case: 09-14501

User: admin
Form ID: B9A

Page 1 of 1
Total Noticed: 27

Date Rcvd: Nov 19, 2009

The following entities were noticed by first class mail on Nov 21, 2009.

db/jdb +Scott P. Frigon, Debra L. Frigon, 327 Mason Street, Woonsocket, RI 02895-5026
 aty +Robert A. Mitson, Mitson Law Associates, 603 Park Avenue, Woonsocket, RI 02895-5835
 tr +Thomas P. Quinn, McLaughlin & Quinn LLC, 148 West River Street, Suite 1E,
 Providence, RI 02904-2615
 ust +Gary L. Donahue, Office of the U.S. Trustee, 10 Dorrance Street, Providence, RI 02903-2018
 943734008 +Bank of America, Customer Service, PO Box 5170, Simi Valley CA 93062-5170
 943734016 +Citizens Bank, 21 Money Hill Road, Chepachet RI 02814-1304
 943734017 +Core-Mark, 395 Oyster Point Boulevard, #415, South San Francisco CA 94080-1932
 943734018 +Cox Communications, 9 JP Murphy Highway, West Warwick RI 02893-7528
 943734021 +E. Osterman Gas Service, PO Box 29, Whitinsville MA 01588-0029
 943734022 +Gem/J.C. Penney, Attention: Bankruptcy, PO Box 103106, Roswell GA 30076-9106
 943734023 +Kiran Dinesh, LLC, 887 Putnam Pike, PO Box F, Chepachet RI 02814-0706
 943734026 +Pine State Trading, 8 Ellis Avenue, Augusta ME 04330-7199
 943734027 +Providence Journal, PO Box 81051, Woburn MA 01813-1051
 943734029 +RISECU, 160 Francis St, Providence RI 02903-1100
 943734028 +Rbs Citizens Na, 1000 Lafayette Blvd, Bridgeport CT 06604-4725
 943734030 +Russell Ashby, 37 Carmen Sylva Road, Craig-Y-Don, Llandudno UK
 943734031 +Sovereign Bank, 15 Westminster St, Providence RI 02903-2437
 943734032 +Surveillance & Security Syst., PO Box 1395, Coventry RI 02816-0046
 943734034 +Waste Management, 575 West Street, Ste. 210, Mansfield MA 02048-1160

The following entities were noticed by electronic transmission on Nov 19, 2009.

943734009 +EDI: TSYS2.COM Nov 19 2009 15:18:00 Barclays Bank Delaware, Attn: Cust Sup Dept,
 PO Box 8833, Wilmington DE 19899-8833
 943734010 +EDI: CAPITALONE.COM Nov 19 2009 15:13:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
 PO Box 5155, Norcross GA 30091-5155
 943734012 +EDI: CHASE.COM Nov 19 2009 15:13:00 Chase - Cc, Attn: Bkcy Dept, PO Box 15298,
 Wilmington DE 19850-5298
 943734019 +EDI: HFC.COM Nov 19 2009 15:13:00 Direct Merchants Bank, Card Member Services - GSC,
 PO Box 5246, Carol Stream IL 60197-5246
 943734020 +EDI: DISCOVER.COM Nov 19 2009 15:13:00 Discover Fin Svcs Llc, PO Box 15316,
 Wilmington DE 19850-5316
 943734024 +EDI: TSYS2.COM Nov 19 2009 15:13:00 Macys/fdsb, Macy's Bankruptcy, PO Box 8053,
 Mason OH 45040-8053
 943734025 E-mail/Text: apbankruptcy@us.ngrid.com National Grid, PO Box 1048,
 Woburn MA 01807-1048
 943734033 EDI: AFNIVZCOMBINED.COM Nov 19 2009 15:13:00 Verizon, PO Box 1100, Albany NY 12250-0001
 TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

943734011* +Capital 1 Bank, Attn: C/O TSYS Debt Management, PO Box 5155, Norcross GA 30091-5155
 943734013* +Chase - Cc, Attn: Bkcy Dept, PO Box 15298, Wilmington DE 19850-5298
 943734014* +Chase - Cc, Attn: Bkcy Dept, PO Box 15298, Wilmington DE 19850-5298
 943734015* +Chase - Cc, Attn: Bkcy Dept, PO Box 15298, Wilmington DE 19850-5298

TOTALS: 0, * 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2009

Signature:

